

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Serial No.: 09/373,926 Conf. No.: 3102  
Applicant : Ho Ming Luk et al.  
Filed : August 12, 1999  
TC/Art Unit : 3626  
Examiner : Morgan, Robert W.  
For : DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE  
USING A PREDICTIVE SOFTWARE SYSTEM

**Mail Stop ISSUE FEE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NOTICE OF ALLOWANCE**

In response to the Notice of Allowance and Fee(s) Due, mailed June 24, 2010, the following is submitted herewith for filing in the above-referenced application: Part B of Form PTOL-85 Fee(s) Transmittal. The following fees are authorized for credit card payment: \$1516.00 for the issue fee (\$1510.00), and fee for two (2) copies of patent (\$6.00).

It is believed that the reasons for allowance were omitted from the Notice of Allowance and that an internal document entitled "Search Request Form" was inadvertently included.

The applicant recognizes that in accordance with M.P.E.P. § 1302.14, the examiner's reasons for allowance need not set forth all of the details as to why the claims are allowed. In the above-referenced application, the applicant does not concede that the examiner's stated reasons for allowance are the only reasons for which the claims are allowable. In particular, the applicant does not concede that all of the identified limitations are necessary to distinguish the prior art of record or to satisfy the requirements of 35 U.S.C. § 112. In addition, the dependent claims are allowable on their own merits, and are allowable on the basis of a sub-combination of the recited features of the

dependent claims and their respective base claims.

If there are any questions regarding this submission, the Examiner is encouraged to contact the undersigned at the telephone number provided below. No additional fees are believed to be due, however, the Commissioner is hereby authorized to charge any additional that may be due, or credit any overpayment of same, to Deposit Account No. 50-0311, Reference No. 35006-577F01US.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Carl A. Kukkonen, III", written over a horizontal line.

Date: September 1, 2010

Carl A. Kukkonen, III  
Reg. No. 42,773

**Customer No. 76615**

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.  
3580 Carmel Mountain Road, Suite 300  
San Diego, CA 92130  
Tel.: 858/314-1535  
Fax: 858/314-1501